

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PENNSYLVANIA, WESTERN DIVISION**

In re: §  
William Bronson, § Case No. 14-21548  
Debtor § Chapter 7  
§  
vs. § Document No.

No Respondents

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

LISA M. SWOPE, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$202,100.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$36,207.00</u>
Total Distribution to Claimants: <u>\$19,157.73</u>	Claims Discharged Without Payment: <u>\$190,948.78</u>
Total Expenses of Administration: <u>\$8,842.27</u>	

3) Total gross receipts of \$ 28,000.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$28,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$169,182.00	\$101,056.65	\$16,588.10	\$16,588.10
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	11,446.31	8,842.27	8,842.27
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	13,097.00	13,208.51	13,208.51	2,569.63
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	187,060.00	49,177.78	49,177.78	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$369,339.00</b>	<b>\$174,889.25</b>	<b>\$87,816.66</b>	<b>\$28,000.00</b>

4) This case was originally filed under Chapter 7 on April 16, 2014.  
The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/12/2016 By: /s/LISA M. SWOPE, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
REAL ESTATE	1110-000	28,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$28,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1S	Pennsylvania Department of Revenue	4800-000	N/A	1,998.65	1,954.19	1,954.19
3	First Niagara Bank, N.A.	4110-000	N/A	48,917.77	10,850.08	10,850.08
4S	Internal Revenue Service	4300-000	N/A	50,140.23	3,783.83	3,783.83
NOTFILED	Chase Manhattan Mortgage	4110-000	118,568.00	N/A	N/A	0.00
NOTFILED	Fifth Third Bank Fifth Third Bank Bankruptcy	4110-000	12,802.00	N/A	N/A	0.00
NOTFILED	Orange Lake Country Cl	4110-000	16,742.00	N/A	N/A	0.00
NOTFILED	Harley Davidson Financial	4110-000	11,058.00	N/A	N/A	0.00
NOTFILED	Sheffield Fn Bb&T/Attn: Bankruptcy Department	4110-000	1,401.00	N/A	N/A	0.00
NOTFILED	American Honda Finance	4110-000	8,611.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$169,182.00</b>	<b>\$101,056.65</b>	<b>\$16,588.10</b>	<b>\$16,588.10</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
LISA M. SWOPE, TRUSTEE	2100-000	N/A	3,550.00	945.96	945.96
LISA M. SWOPE, TRUSTEE	2200-000	N/A	101.82	101.82	101.82
LISA M. SWOPE, ESQUIRE	3110-000	N/A	2,750.00	2,750.00	2,750.00
LISA M. SWOPE, ESQUIRE	3120-000	N/A	555.87	555.87	555.87
RICHARD W. SCHIMIZZI	3510-000	N/A	3,500.00	3,500.00	3,500.00
RICHARD W. SCHIMIZZI	2500-000	N/A	505.95	505.95	505.95
RICHARD W. SCHIMIZZI	2500-000	N/A	280.00	280.00	280.00
RICHARD W. SCHIMIZZI	2500-000	N/A	3.09	3.09	3.09
RICHARD W. SCHIMIZZI	2500-000	N/A	23.27	23.27	23.27
RICHARD W. SCHIMIZZI	2500-000	N/A	25.47	25.47	25.47
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	32.52	32.52	32.52
Rabobank, N.A.	2600-000	N/A	22.31	22.31	22.31
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	7.31	7.31	7.31
Rabobank, N.A.	2600-000	N/A	17.07	17.07	17.07
Rabobank, N.A.	2600-000	N/A	14.93	14.93	14.93
Rabobank, N.A.	2600-000	N/A	14.90	14.90	14.90
Rabobank, N.A.	2600-000	N/A	16.94	16.94	16.94
Rabobank, N.A.	2600-000	N/A	14.86	14.86	14.86
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$11,446.31	\$8,842.27	\$8,842.27

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1P	Pennsylvania Department of Revenue	5800-000	4,384.00	5,104.99	5,104.99	993.14
4P	Internal Revenue Service	5800-000	8,713.00	8,103.52	8,103.52	1,576.49
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$13,097.00</b>	<b>\$13,208.51</b>	<b>\$13,208.51</b>	<b>\$2,569.63</b>

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1U	Pennsylvania Department of Revenue	7300-000	N/A	996.68	996.68	0.00
2	CNH Industrial Capital America LLC	7100-000	6,800.00	7,079.25	7,079.25	0.00
4U	Internal Revenue Service	7100-000	N/A	2,468.29	2,468.29	0.00
5	Wells Fargo Bank NA	7100-000	8,730.00	8,765.94	8,765.94	0.00
6	Wells Fargo Equipment Finance	7100-000	9,391.00	9,391.69	9,391.69	0.00
7	Synchrony Bank	7100-000	892.00	892.78	892.78	0.00
8	Smail Company Inc.	7200-000	2,109.00	2,215.19	2,215.19	0.00
9	Ally Financial	7200-000	17,367.00	17,367.96	17,367.96	0.00
NOTFILED	Huntington Natl Bk	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Huntington National Bank - Municipal Authority of Westmoreland Co.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Hudspath Construction	7100-000	6,195.00	N/A	N/A	0.00
NOTFILED	Herbein and Company	7100-000	4,618.00	N/A	N/A	0.00
NOTFILED	Hsbc Bank	7100-000	5,599.00	N/A	N/A	0.00
NOTFILED	GE Capital	7100-000	90.00	N/A	N/A	0.00
NOTFILED	Gray Waste Management	7100-000	6,200.00	N/A	N/A	0.00
NOTFILED	Nco Fin/51	7100-000	140.00	N/A	N/A	0.00
NOTFILED	Pennsylvania Department of Unemployment	7100-000	1,375.00	N/A	N/A	0.00
NOTFILED	Zona Plumbing Inc.	7100-000	853.00	N/A	N/A	0.00
NOTFILED	Sherwin Williams	7100-000	267.00	N/A	N/A	0.00
NOTFILED	SHOLTIS ACCOUNTING SERVICES, LLC	7100-000	1,012.00	N/A	N/A	0.00
NOTFILED	Schmizzi Law Associates Keystone Commons	7100-000	450.00	N/A	N/A	0.00

NOTFILED	Peoples Natural Gas	7100-000	952.00	N/A	N/A	0.00
NOTFILED	PNC	7100-000	240.00	N/A	N/A	0.00
NOTFILED	West Penn Power	7100-000	1,079.00	N/A	N/A	0.00
NOTFILED	First Niagara Bank	7100-000	41,837.00	N/A	N/A	0.00
NOTFILED	Artista Graphics	7100-000	147.00	N/A	N/A	0.00
NOTFILED	Fifth Third Bank Fifth Third Bank Bankruptcy	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Internal Revenue Service	7100-000	44,661.00	N/A	N/A	0.00
NOTFILED	Dsmb Macys	7100-000	251.00	N/A	N/A	0.00
NOTFILED	Pennsylvania Department of Revenue	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Caterpillar Fin Comm Acct Corp	7100-000	22,783.00	N/A	N/A	0.00
NOTFILED	Citibank Sd, Na	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Century Insurance Group	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Capital 1 Bank	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Borough of Oakmont	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Bobcat	7100-000	2,022.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$187,060.00</b>	<b>\$49,177.78</b>	<b>\$49,177.78</b>	<b>\$0.00</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 14-21548

Trustee: (580800) LISA M. SWOPE, TRUSTEE

Case Name: BRONSON, WILLIAM

Filed (f) or Converted (c): 04/16/14 (f)

§341(a) Meeting Date: 06/20/14

Period Ending: 10/12/16

Claims Bar Date: 11/27/14

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 REAL ESTATE 156 Haworth Road, Greensburg, PA 15601	130,000.00	0.00		0.00	FA
2 REAL ESTATE 30 Jackson Street, Rear, Greensburg, PA 15601; property deteriorated, no value to the estate	40,000.00	0.00		0.00	FA
3 REAL ESTATE incorrectly identified on Debtor's petition as 32 Mitchel Drive, Latrobe, PA 15650; property is a vacant piece of land identified as Twin Circles T-345, Mount Pleasant, PA 15666	30,000.00	30,000.00		28,000.00	FA
4 CASH ON HAND	50.00	0.00		0.00	FA
5 BANK ACCOUNTS First National	100.00	0.00		0.00	FA
6 Misc. Kitchen Appliances	250.00	0.00		0.00	FA
7 Misc. Cookware/Flatware	100.00	0.00		0.00	FA
8 Kitchen Table/Chairs	200.00	0.00		0.00	FA
9 Couch and Loveseat	300.00	0.00		0.00	FA
10 Television	350.00	0.00		0.00	FA
11 Misc. End Tables/Coffee Tables	75.00	0.00		0.00	FA
12 Chairs	100.00	0.00		0.00	FA
13 Misc. Lamps	50.00	0.00		0.00	FA
14 Washer and Dryer	200.00	0.00		0.00	FA
15 Desk Computer	300.00	0.00		0.00	FA
16 Home Office Furniture	500.00	0.00		0.00	FA
17 Master Bedroom Suite	300.00	0.00		0.00	FA
18 Children's bedrooms	600.00	0.00		0.00	FA
19 Patio Set	100.00	0.00		0.00	FA
20 Jacuzzi	1,500.00	0.00		0.00	FA
21 Misc. Decorations	200.00	0.00		0.00	FA
22 Den Sofa	500.00	0.00		0.00	FA

# Form 1

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1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
23	Den TV	750.00	0.00	0.00	FA
24	Safe	400.00	0.00	0.00	FA
25	Misc CDs and DVDs	150.00	0.00	0.00	FA
26	Misc. Mens Clothing	200.00	0.00	0.00	FA
27	Wedding Band	250.00	0.00	0.00	FA
28	Misc. Evicta Watches	1,000.00	0.00	0.00	FA
29	Shotgun/ Rifles	150.00	0.00	0.00	FA
30	Treadmill/Elliptical Machine	175.00	0.00	0.00	FA
31	Land Installment Contract	Unknown	0.00	0.00	FA
32	2011 GMC Sierra (50 thousand miles, fifth-third)	0.00	0.00	0.00	FA
33	2011 Harley Ultra Classic	19,000.00	0.00	0.00	FA
34	2 Work Trailers Trustee has determined not enough equity to liquidate	3,500.00	0.00	0.00	FA
35	Misc. Hand Tools	500.00	0.00	0.00	FA
36	Misc. Yard Tools/ Lawnmower	250.00	0.00	0.00	FA
36	<b>Assets Totals (Excluding unknown values)</b>	<b>\$232,100.00</b>	<b>\$30,000.00</b>	<b>\$28,000.00</b>	<b>\$0.00</b>

#### Major Activities Affecting Case Closing:

12/31/14 realtor investigating value of property to sell; 3/31/15 preparing motion to appoint realtor; 6/30/15 amended motion to sell to be filed; 9/30/15 trustee going to discontinue listing of other prop based upon condition and recommendation of realtor; 12/31/15 not going to sell other property need to prepare TFR; 3/31/16 preparing TFR

Initial Projected Date Of Final Report (TFR): July 31, 2015

Current Projected Date Of Final Report (TFR): June 13, 2016 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 14-21548  
**Case Name:** BRONSON, WILLIAM

**Trustee:** LISA M. SWOPE, TRUSTEE (580800)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*8366 - Checking Account  
**Blanket Bond:** \$11,109,916.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1000  
**Period Ending:** 10/12/16

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/24/15		RICHARD W. SCHIMIZZI	net proceeds from sale of real estate		23,662.22		23,662.22
	{3}		gross sales price 28,000.00	1110-000			23,662.22
			realtor commission -3,500.00	3510-000			23,662.22
			title services and lender's title insurance -505.95	2500-000			23,662.22
			city/county tax/stamps -280.00	2500-000			23,662.22
			city/town taxes -3.09	2500-000			23,662.22
			county taxes -23.27	2500-000			23,662.22
			school taxes -25.47	2500-000			23,662.22
09/29/15	101	FIRST NIAGARA BANK, N.A.	pmt. to secured creditor; stop pmt. issued; ck. not rec'd by creditor Stopped on 11/04/15	4110-000		10,854.02	12,808.20
09/29/15	102	PENNSYLVANIA DEPARTMENT OF REVENUE	pmt. of judgment lien	4800-000		1,954.19	10,854.01
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	10,844.01
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		32.52	10,811.49
11/04/15	101	FIRST NIAGARA BANK, N.A.	pmt. to secured creditor; stop pmt. issued; ck. not rec'd by creditor Stopped: check issued on 09/29/15	4110-000		-10,854.02	21,665.51
11/05/15	103	FIRST NIAGARA BANK, N.A.	pmt. to secured creditor, less cost of certified mailing	4110-000		10,850.08	10,815.43
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		22.31	10,793.12
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.07	10,776.05
01/06/16	104	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/06/2016 FOR CASE #14-21548	2300-000		7.31	10,768.74
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.93	10,753.81
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.90	10,738.91
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.94	10,721.97
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.86	10,707.11
09/06/16	105	Internal Revenue Service	Dividend paid 100.00% on \$3,783.83; Claim# 4S; Filed: \$50,140.23; Reference:	4300-000		3,783.83	6,923.28
09/06/16	106	LISA M. SWOPE, TRUSTEE	Dividend paid 100.00% on \$945.96, Trustee Compensation; Reference:	2100-000		945.96	5,977.32
09/06/16	107	LISA M. SWOPE, TRUSTEE	Dividend paid 100.00% on \$101.82, Trustee Expenses; Reference:	2200-000		101.82	5,875.50
09/06/16	108	LISA M. SWOPE, ESQUIRE	Dividend paid 100.00% on \$2,750.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,750.00	3,125.50

Subtotals :                      \$23,662.22                      \$20,536.72

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**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1000  
**Period Ending:** 10/12/16

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/06/16	109	LISA M. SWOPE, ESQUIRE	Dividend paid 100.00% on \$555.87, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		555.87	2,569.63
09/06/16	110	Pennsylvania Department of Revenue	Dividend paid 19.45% on \$5,104.99; Claim# 1P; Filed: \$5,104.99; Reference:	5800-000		993.14	1,576.49
09/06/16	111	Internal Revenue Service	Dividend paid 19.45% on \$8,103.52; Claim# 4P; Filed: \$8,103.52; Reference:	5800-000		1,576.49	0.00

<b>ACCOUNT TOTALS</b>	<b>23,662.22</b>	<b>23,662.22</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>23,662.22</b>	<b>23,662.22</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$23,662.22</b>	<b>\$23,662.22</b>	

Net Receipts :	23,662.22
Plus Gross Adjustments :	4,337.78
Net Estate :	\$28,000.00

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****8366	23,662.22	23,662.22	0.00
	<b>\$23,662.22</b>	<b>\$23,662.22</b>	<b>\$0.00</b>